

\$200,000.00

September 22, 2015  
Charleston, West Virginia

**PROMISSORY NOTE**

**FOR VALUE RECEIVED, PANKAJ SETH**, an individual, and **AJAY AGGARWAL**, an individual, (collectively, "Maker") jointly and severally do hereby promise to pay to the order of **ESTATE OF LARUE CAUSEY**, its assigns or successors in interest, ("Payee"), in lawful money of the United States of America, the principal amount of Two Hundred Thousand Dollars (\$200,000.00), together with interest thereon from and after the date hereof at the rate of five and one half percent (5.5%) per annum. Payment shall be due at 814 Jefferson Road, South Charleston, West Virginia, or such other place as Payee may notify Maker in writing.

This Note shall be due and payable as follows:

1. Payments of accrued interest shall be due and payable on the first day of each calendar quarter, beginning on January 1, 2016;
2. One installment in the principal amount of Twenty-two Thousand Dollars (\$22,000.00) shall be due and payable on September 22, 2016; and
3. If not sooner paid, the entire principal amount outstanding and all accrued but unpaid interest and other lawful charges shall be due and payable, without notice or demand, on September 22, 2020.

Maker may prepay this Note in whole or in part at any time. Any partial prepayment shall be applied first to any accrued interest, then to any lawful charges, if any, and then to principal. No prepayment will delay or postpone the amount or due date of any regularly scheduled payment.

Pankaj Seth and Ajay Aggarwal do each hereby agree that (i) on or before March 1<sup>st</sup> of each year, Pankaj Seth and Ajay Aggarwal shall each deliver his personal financial statement prepared by his accountant as of December 31<sup>st</sup> of the preceding year; and (ii) contemporaneously with the filing with the Internal Revenue Service a copy of his signed federal income tax return, including all schedules thereto. In the event Pankaj Seth or Ajay Aggarwal shall file for an extension with the Internal Revenue Service, he shall provide to Payee, contemporaneously at the time the request is filed, a copy of said extension agreement together with an estimate of his tax liability. The failure to timely deliver any of the foregoing shall be a default hereunder.

In the event Maker fails to timely pay any amount due and payable under this Note, or fails to perform any of Maker's obligations hereunder, Payee may, upon the expiration of any applicable grace period, declare the Note to be immediately due and payable and Payee may exercise all other rights and remedies granted to Maker by this Note or by law. Payee may

exercise this right even if Payee has not exercised it when Payee had the right to do so in the past.

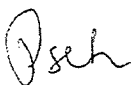
Maker hereby waives its right to presentment, demand, notice of dishonor, protest and all rights of set-off or counterclaim, and all other demands and notices in connection with the delivery, acceptance, performance, default or enforcement of this Note. This Note is binding upon the Maker and anyone who succeeds to its interest in the Note.

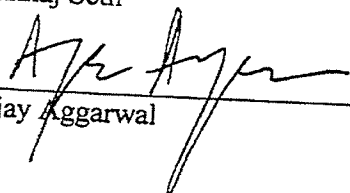
The prompt and faithful performance of all of Makers obligations hereunder, including without limitation time of payment, is of the essence of this Note.

Payee shall be entitled to exercise any right notwithstanding any prior exercise, failure to exercise or delay in exercising any such right.

This Note shall in all respects be governed by the laws of the State of West Virginia.

Maker does hereby agree to pay all costs of collection, including reasonable attorneys' fees, if this Note is not paid when due and the same is given to any attorney for collection, whether or not civil action is instituted.

  
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Pankaj Seth

  
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Ajay Aggarwal